

Royal Borough of Greenwich

Sheltered housing consultation November 2020

Getting our services right for you



Our vision for sheltered housing in the Royal Borough of Greenwich

The Royal Borough of Greenwich is committed to providing sheltered housing which offers secure and well-maintained homes, with enough support to help residents to live independently. We will provide a modern service which best meets the needs of our tenants, that is charged transparently and represents the best value for money.

We will also enable our tenants to be active participants in their communities. Whether this is enjoying social events, finding the practical support they need or accessing additional help online or through local hubs.



Here's what we know

Sheltered housing

There are 594* people living independently in our sheltered housing across the borough with just a little support from the Council. This support is generally security, reassurance, and guidance. Care packages are provided separately and are tailored to individual needs.

Challenging misconceptions

Who lives in sheltered housing?

There are 16 sheltered housing sites across the borough. The average age of a tenant living in sheltered housing is 76 years old and only 16%[†] have care needs requiring an adult social care package provided by the Council. People are living longer and living more independently than ever before.

Providing value for money

The Royal Borough of Greenwich is proud to provide affordable sheltered housing which supports people to live independently. The average rent, including service charges, is £126.36* a week which we think provides excellent value for money.



Linking to the Community Hub

Did you know? – The Greenwich Community Hub is available for practical support, including food deliveries, prescription collections, financial assistance and telephone befriending.

There is also the online Greenwich Community Directory which provides information relating to help and advice for adults and older people including social care, health, wellbeing and advice services in the Royal Borough of Greenwich.

For more information

greenwichcommunitydirectory.org.uk

royalgreenwich.gov.uk/communityhub

Telephone: **0800 470 4831**

(Monday - Saturday, 8.30am to 6pm)

Email: covid19support@royalgreenwich.gov.uk

Introduction

The Royal Borough of Greenwich is consulting on proposals to change how we provide sheltered housing services in the future. We want to ensure residents are supported to maintain their independence through a combination of services with transparent service charges.

We are consulting you on how we manage your sheltered housing and asking what support you think will best meet the needs of people living in your community.

This consultation means that your views will be heard and any recommendations you make will be presented to councillors before changes are made.

This document provides more information on the proposals, with examples of how changes to service charging could affect people generally.

Please note that the examples given in this document are for illustration purposes only. The charge that an individual will pay will depend on their specific financial situation.

To request a copy of this document

in another language please email

sheltered-housing@royalgreenwich.gov.uk

or call **020 8921 8888**.



How to take part in this consultation

You can take part in the consultation by completing our survey online, by post or by calling us. You only need to respond once.

Online

You will have received a letter from the Royal Borough of Greenwich giving you instructions on how to take part online. The letter includes a unique code to enable you to access the survey at

royalgreenwich.gov.uk/shelteredhousing

By post

Simply complete the paper survey enclosed with this booklet and return it to us using the envelope provided.

By telephone

Call us on **020 8921 4880** and leave a message telling us your name and phone number. We'll then call you back to discuss the changes and hear your views within three working days.

Unfortunately, due to COVID-19 restrictions we are unable to carry out face-to-face consultation sessions. If you need more help to complete the survey please use the contact details overleaf.

The deadline for the consultation is Friday 18 December.



Need help?

You can call us on **020 8921 4880** and leave us a message – we'll get back to you within three working days.

Or email us at sheltered-housing@royalgreenwich.gov.uk

Please note that we cannot provide individual financial assessments.

Note: If you are a family member, friend or loved one, we want to hear your views too. Please share them by taking your own survey at royalgreenwich.gov.uk/consultations

What won't change

1. The standard/quality of service to you. You will still receive cleaning, repairs and a support service from the Royal Borough of Greenwich.
2. The security of your housing will remain the same.
3. The cost of care packages will not be affected by any changes made as a result of this consultation. Care packages will continue to be reviewed as usual to ensure they meet your needs.



Our proposals

The following are proposals for changing how we manage your sheltered housing service and the support that we provide.

Working differently to provide better services

Reorganising the Royal Borough of Greenwich staff who currently manage the sheltered housing service could provide a more modern, efficient, and cost-effective service to tenants. It may mean having fewer scheme managers across our sheltered housing sites and supporting you to use online help services.

Reorganising staff

This proposal seeks to provide sheltered housing services which are more modern, efficient and cost effective to you. We will do this by reorganising staff to provide a service which better suits your needs and provides you with the best value for your money.



Supporting you to use technology

Residents living within sheltered housing in 2020 are quite different to those 10 years ago. They are younger and more independent, meaning there is less reliance on having a dedicated member of staff where you live. More residents are confident using technology to seek the help and support that they might need. We would be keen to support more residents to confidently access local online support which can be found through websites like the Greenwich Community Directory.



Introducing a combined service charge

We currently have two charges: a service charge and a standard support charge. These charges will be merged to create a single charge which we anticipate will be cheaper than the previous two charges.

This proposal will see the current service charge and the support charge merged. The new service charge will be set at £22.65 per week. It could cover housing tasks such as, but not exclusively, cleaning, the letting service, arranging repairs or the rent management service, but will not be inclusive of the current scheme manager service as it is. The charge is a combination of the existing £14.15 a week service charge and a new support charge of an estimated £8.50 per week.

If you are currently in receipt of benefits it is likely that the new service charge will be covered depending on your circumstances.

Current charges vs new charges:

| Charges | Current charges | New charges |
|--------------------|-----------------------|-----------------------|
| Rent | £77.32 (average rent) | £77.32 (average rent) |
| Service charge | £14.15 | £0 |
| Support charge | £28.90 | £0 |
| New service charge | £0 | £22.50 |
| Telecare charge | £6.00 | £6.00 |
| Total charge | £126.36 | £105.82 |

Most tenants will see no change to what they are paying and those who pay full rent may also see a positive improvement in their finances. A small number of residents may see an increase in charges. However, for a transitional period we will support affected tenants by capping the cost to the existing price.

We will also help you by undertaking a benefit check to ensure that you are claiming all that you are entitled too.

The cap will only apply to existing tenants.

How might the new service charge affect me?

Scenario 1

Ron is 76 years old and lives on his pension and claims housing benefit to help cover his rent and charges.



Now

Ron is liable for £77.32 a week in rent, £14.15 in service charge, £28.90 for a support charge and £6 for the telecare service. This totals £126.37 a week

Ron’s income is means tested by the Sheltered Housing Team and as he is on a low income, the current policy allows for the support charge to absorbed by the Council.

Housing Benefit covers the other charges except for the telecare service. Ron will pay £6 separately for telecare.

With combined service charge implemented

Ron is liable for £77.32 a week in rent, £6 for the telecare service and £22.65 for the new service charge incorporating the old support charge.

This totals £105.97 a week.

All the charges are covered by Housing Benefit including the new combined charge. The exception is the telecare charge which is still not covered by Housing Benefit.

Therefore, there is a reduction in overall costs but no direct change to what Ron pays. Ron will still only pay £6 a week for the telecare service.

| | Now | With combined service charge implemented |
|-----------------|-----------------|--|
| Rent | £77.32 | £77.32 |
| Service charge | £14.15 | £22.65 |
| Support charge | Paid by Council | - |
| Telecare | £6 | £6 |
| Housing Benefit | -£91.47 | -£99.97 |
| Total in a week | £6 | £6 |

Scenario 2

Modupe is 63 years old and works full time in a local office. She does not qualify for any benefits so pays full rent and charges.

Now

Modupe pays £77.32 a week in rent, £6 for the telecare services, £14.15 in service charge and £28.90 for a support charge. This totals £126.37 a week.

Modupe pays £252.74 fortnightly by Direct Debit.



With combined service charge implemented

Modupe pays £77.32 a week in rent, £6 for the telecare service, £22.65 for the new service charge incorporating the old support element. This totals £105.97 a week.

Modupe pays £211.94 fortnightly by direct debit, saving £20.40 a week.



| | Now | With combined service charge implemented |
|-----------------|---------|--|
| Rent | £77.32 | £77.32 |
| Service charge | £14.15 | £22.65 |
| Support charge | £28.90 | - |
| Telecare | £6 | £6 |
| Total in a week | £126.37 | £105.97 |

Scenario 3

Alan and Dotty, both 60, live together. Alan is retired and lives on his pension while Dotty still works part time in a local supermarket. They receive partial Housing Benefit and pay the remainder of the rent and charges themselves.



Now

Alan and Dotty are liable for £77.32 a week in rent, £6 for the telecare services, £14.15 in service charge and £28.90 for a support charge.

This totals £126.37 a week.

Alan and Dotty are entitled to £30 of Housing Benefit weekly, this reduces the balance to £96.37 a week.

They are then means tested again to establish whether they will have to pay the support charge of £28.90. They just meet the threshold and do not have to pay it. The charge is absorbed by the Council.

Therefore, Alan and Dotty pay £67.47 a week.

With combined service charge implemented

Alan and Dotty are liable for £77.32 a week in rent, £6 for the telecare service, and £22.65 for the new service charge incorporating the old support charge. This totals £105.97 a week.

Alan and Dotty are still eligible for £30 of Housing Benefit weekly but due to their income are not eligible for help with the service charge. With Housing Benefit the balance reduces to £75.97 a week.

Alan and Dotty pay £75.97 a week. This is £8.50 a week more than before.

We know that there are a few cases like this where a tenant is adversely affected by the implementation of the new service charge. So, to help through the transition, we will introduce a temporary cap so that tenants will pay no more than they were before the new charge. We will also offer an additional benefit check to ensure that the tenants are claiming everything that they are entitled to. So, Alan and Dotty with the temporary cap applied will pay £67.47 a week. Note: the temporary cap will only be available to existing tenants.

| | Now | With combined service charge implemented |
|-----------------|-----------------|--|
| Rent | £77.32 | £77.32 |
| Service charge | £14.15 | £22.65 |
| Support charge | Paid by Council | - |
| Housing Benefit | -£30 | -£30 |
| Telecare | £6 | £6 |
| Cap applied | - | -£8.50 |
| Total in a week | £67.47 | £67.47 |

Scenario 4

Balbir is 80 years old and lives alone. She requires a carer to help her in and out of bed every day. She is in receipt of her pension and Pension Credit. Balbir is in receipt of Housing Benefit and Carers Allowance which covers the cost of her rent.



Now

Balbir is liable for £77.32 a week in rent, £14.15 in service charge and £28.90 for a support charge. This totals £126.37 a week. In addition, she will also pay separately, £48.50 a week for her care package and £6 for telecare services.

Balbir’s income is means tested by the Sheltered Housing Team and as she is on a low income, the current policy allows for the support charge of £28.90 to be absorbed by the Council.

Housing Benefit covers the other charges except the care package.

The care package of £48.50 and £6 for telecare services are paid for separately by Balbir.

With combined service charge implemented

Balbir is liable for £77.32 a week in rent and £22.65 for the new service charge incorporating the old support charge. This totals £99.97 a week. In addition, she will also pay £48.50 a week for her care package and £6 for telecare services.

Housing Benefit covers the other charges except telecare and the care package.

She will continue to pay £48.50 for her care package and £6 for telecare charges.

There is a reduction in the overall charge but there is no change to Balbir’s costs.

| | Now | With combined service charge implemented |
|-----------------|-----------------|--|
| Rent | £77.32 | £77.32 |
| Housing Benefit | -£91.47 | -£99.97 |
| Service charge | £14.15 | £22.65 |
| Support charge | Paid by Council | - |
| Telecare | £6 | £6 |
| Care package | £48.50 | £48.50 |
| Total in a week | £54.50 | £54.50 |

